



Financial
Planning &
Wealth
Management

How We Charge & other FAQs

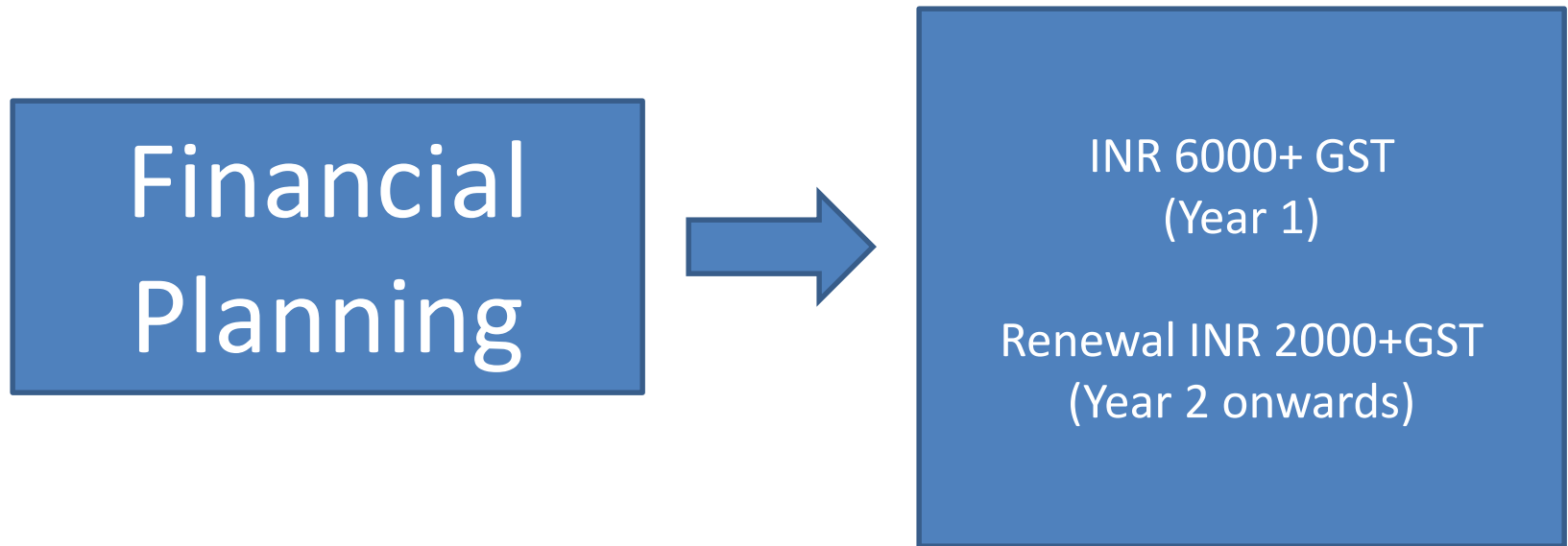


We offer both services vital for Wealth Creation

1. Comprehensive Financial Planning
2. Wealth Management Service

It is recommended to have a plan before embarking on wealth management journey. However, both services can be availed independent to each other.

Step-1

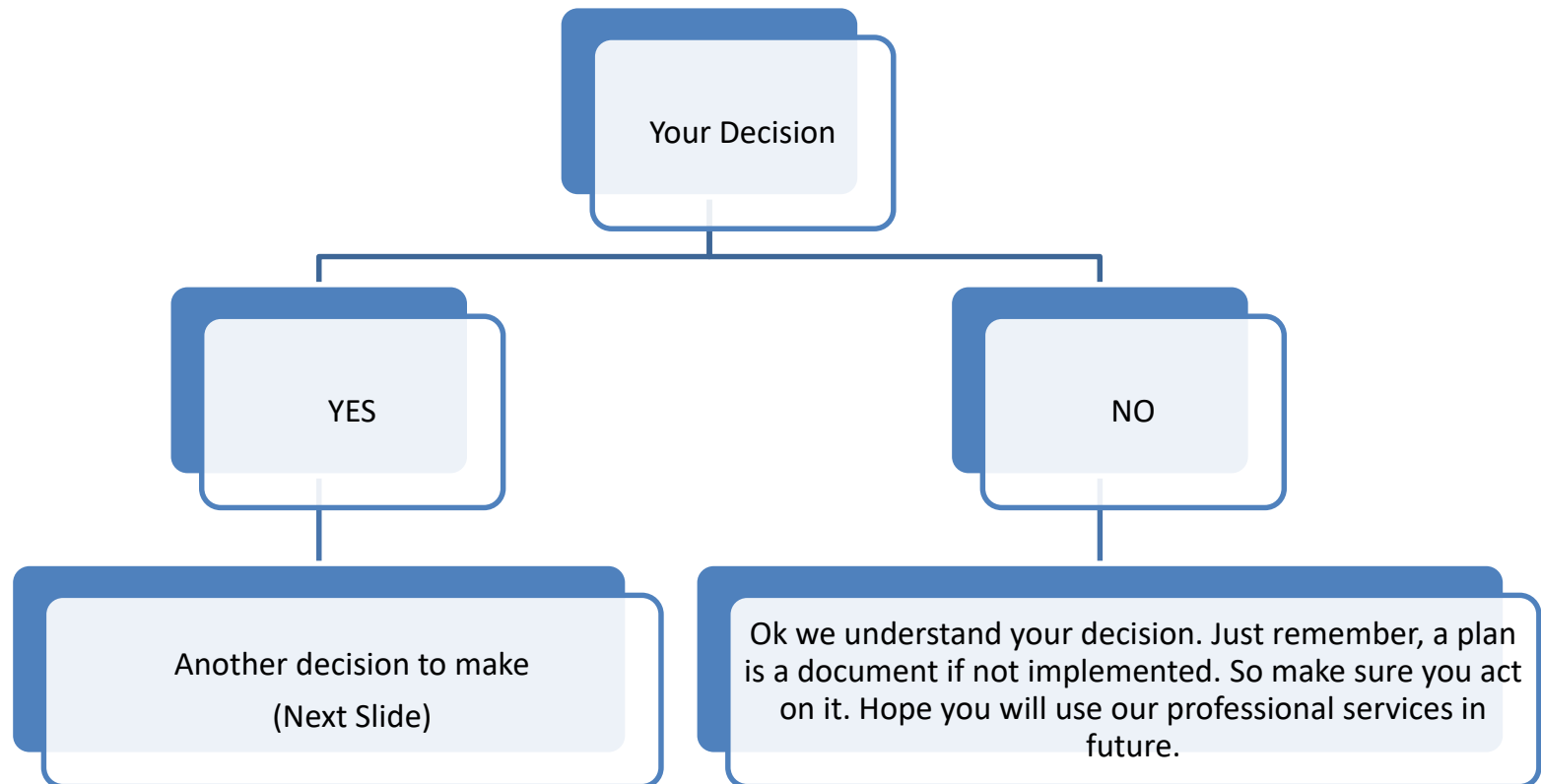


Terms:-

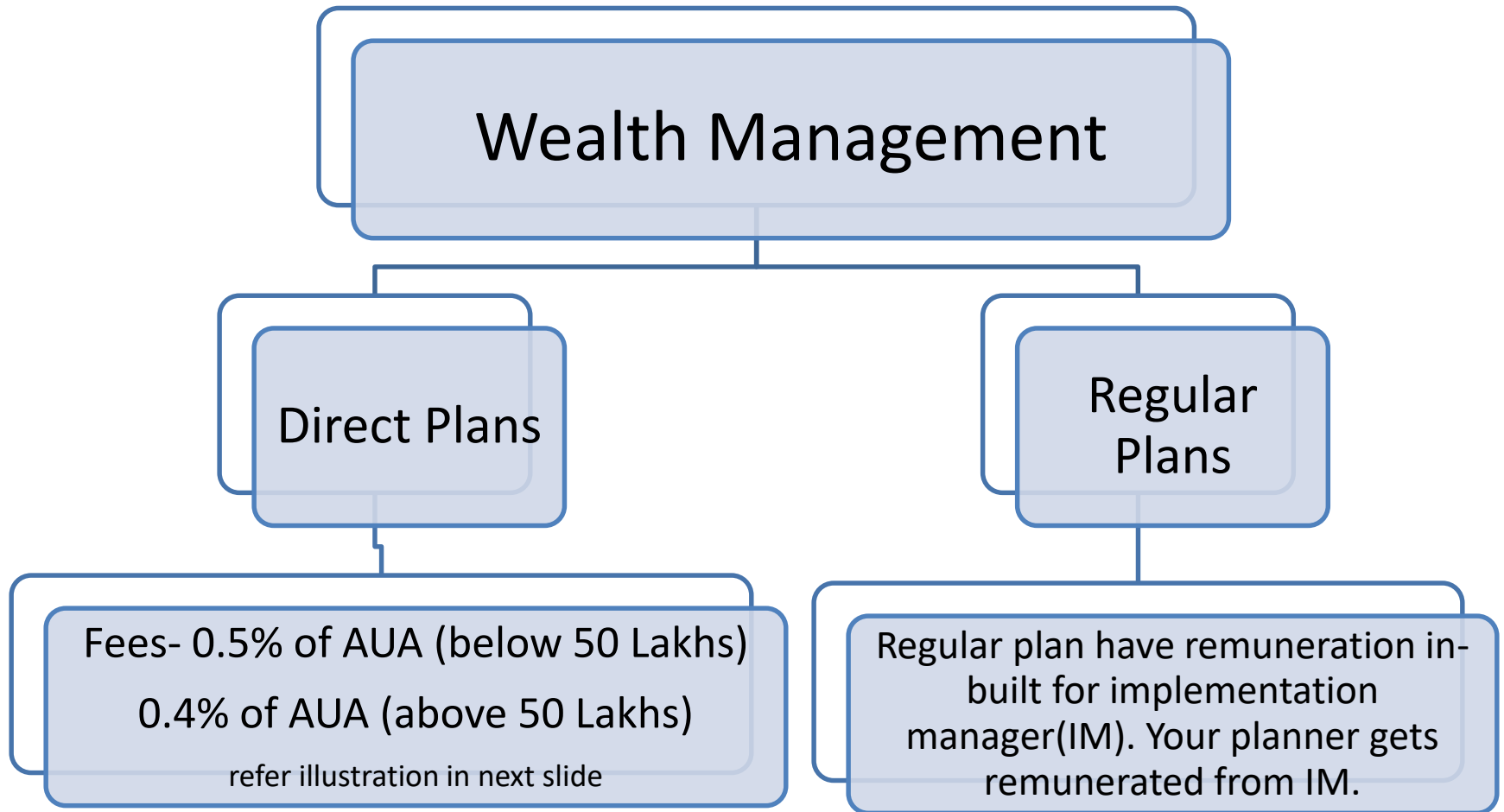
1. The renewal is advised to be done every year.
2. If not done during first 3 years, the rates will be equivalent of plan.
3. NIL renewal fees for clients availing wealth management service (WMS)
4. If you think, financial plan is not required, click [Slide 10](#)

Step 2 – Decision after initial Financial Plan

Do you want to go for Wealth Management Service?
(we implement plans here Online and Manage Portfolio)



Step 3: Regular or Direct



AUA: Asset Under Advisory

Please Note-

Madhupam Krishna is a SEBI RIA. He & his firm do not get any commission/ brokerage/non-monetary benefits from any mutual fund, insurance company or any financial institution. He gets remunerated from clients in DIRECT & from IM in REGULAR. From IM also he gets the fees equivalent to DIRECT plans only, to eliminate any conflict of interest.

The efforts, recommendation & research remain same for us in both regular & direct options.

Illustration — on Fees Charged

Suppose a client already has 5 Lakhs in PPF, 5 Lakhs in MF, 3 Lakhs in Shares (Direct Equity) and 2 Lakhs in Insurance (the surrender value of the policy).

He wishes to invest new amount with a lump sum of 7 Lakhs and 50000 as monthly SIP. How we charge?

We charge on Existing AUM + New yearly AUM

We DO NOT Charge on Assets Advised But Not included in Active Advice

- Existing AUM: Schemes/Securities that client already holds and we evaluate them for their appropriateness vis-à-vis existing goals & client's plan. (5 L of MFs + 3 L in Shares)
- New Yearly AUM: Rs 5 L + Rs 6 Lakhs (SIP amount RS 50000 X 12)
- Assets Advised But Not included in Active Advice: We will advise on these as they are part of portfolio but active advisory is not required like LIC, PPF, NPS etc.

Illustration - Continued

Year 1 Fees Under Direct Plans

0.5% of Rs (8+11) Lakhs = Rs 9500

Year 2: Suppose assets grew to Rs 22 Lakhs

Fees: 0.5% of Rs 22 Lakhs + Yearly SIP

Assuming SIP increased to Rs 80000 per month

Fees Year 2 = 0.5% of Rs (22 + 9.6) Lakhs = Rs 15800

Rate will be 0.4% when asset start or cross INR 50 Lakhs.

FAQs – on Fees

1. When I have to pay? All fees are to be paid before start of engagement or year. In financial planning, after data is collected, discussed and engagement is decided, then you are required to pay. We will be sending you Invoice & payments details.
2. Can I pay in installments? No for Financial Planning fees. But for WMS if fees is more than RS 30K annually, you may pay it half yearly or quarterly.
3. What if under WMS, I withdraw my holdings? For that year no refund is made. But for next year the AUM will come down due to withdrawal, so new fees will be calculated on reduced AUM.
4. What if my current assets are zero or not significant. Also I do not want to invest lumpsum. Only a few SIPs to start with. How will you charge? We will charge 0.5% of future AUM (annual SIP amount) or Rs 2000 Minimum, whichever is higher.
5. You represent The Firm – WealthWisher Financial Planners & Advisors, but fees is paid to Madhupam Krishna. Why? Madhupam Krishna is sole proprietor of the boutique firm. The SEBI Registration is in name of Madhupam Krishna individual, as corporate registration is 20 times of what it costs for an individual. We do not want to increase fees to recover registration fees paid to regulator. Hence, this arrangement.
6. Any other question? Feel free to write at madhupam@thewealthwisher.com or WhatsApp me at +91 9828156400.

If you think no need for a Comprehensive Plan...

We think, you need a plan any stage of life, whether a starter, Mid-Career or end slope of career, but there may be situation when you think, you just want to go ahead with Investments or Wealth Management Service...

Situations Like:

- 1) Hi I am 65, have 20 Lakhs to invest, want to beat inflation, Will you manage this for me?
- 2) I am an NRI, and I have built huge assets here. Want to invest in India through you?
- 3) I already have a Financial Plan made and I am aware of my Risk Profile. Just want to manage my portfolio through you?
- 4) Budgeting, Net worth, Risk Profiling, Asset Allocation, Risk –Coverage, Goal Based-Planning etc.. I have surpassed all stages. Can you manage my investments?
- 5) I don't want Comprehensive Financial Plan – Just one element – Investment Planning. Can you do that?

Yes...

For cases like these... We prepare a **Investment Policy Statement**, before proceeding to WMS Service.

IPS Contains:

- Risk Assessment (Done Using Finamatrix)
- Goal Based Investments Plan
- Current Portfolio Evaluation
- All Implementation Requirements

One Time Charges: INR 5000 +GST

After IPS you can move to WMS with us.

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